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SOUTH CAROLINA SECOND INJURY FUND



ANNUAL REPORT 1985-1986

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LETTER OF TRANSMITTAL

Columbia, S. C. July 1, 1986

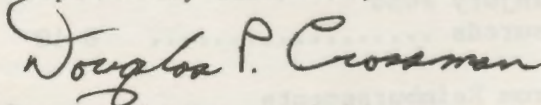
TO:

His Excellency, the Governor of South Carolina, The Honorable
Members of the Senate and House of Representatives, Columbia, South
Carolina.

Gentlemen:

I am pleased to report herein the activities of the South Carolina
Second Injury Fund for the fiscal year 1985-86.

Respectfully submitted,



Douglas P. Crossman, Director

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SOUTH CAROLINA SECOND INJURY FUND

Douglas P. Crossman

Director

HISTORICAL DEVELOPMENTS

Second Injury Funds, also commonly referred to as Subsequent Injury Fund Funds or Special Disability Funds, function within the Workers' Compensation system to insure that an employer who hires a handicapped worker will not, in the event such worker suffers a subsequent injury on the job, be held liable for a greater disability than actually occurred while the worker was in his employment. Under such a system the employer pays only the benefits that are due for the second injury. This creates additional employment opportunities for disabled workers by removing an employer's fear of increased Workers' Compensation costs. The system of apportionment varies from state to state, and a discussion of how the employer in South Carolina is reimbursed or how his liability is limited when the handicapped worker sustains a subsequent injury is found in a later section.

The Workers' Compensation Law in South Carolina has contained provision for Second Injury Fund benefits to insure employees since the Law was enacted in 1936. Inadequate funding and narrow scope of the Law prevented effective utilization of the Fund by employers and employees. In 1972 the Act was amended creating a broad-coverage Second Injury Fund and again amended in 1974 establishing the Fund as a separate state agency.

ADMINISTRATION

The organization consists of the Director, a Claims Manager, a Business Manager, five Claims Field Representatives, and four Administrative Specialists. All staff members are initially responsible to the Director, and their major areas of activity are claims, finance and employer-insurance carrier education.

The claims handling consists of receiving and processing claims against the Fund. This includes investigation, evaluation, and developing a course of action as well as reaching a disposition in each case. All fatal workers' compensation cases are reviewed by the staff; and in the absence of dependents or next-of-kin, the Second Injury Fund is beneficiary of the commuted death benefits normally paid to the dependents or next-of-kin.

The financial operation consists primarily of assessing all carrier-insurance companies, self-insured employers and self-insured funds. This is accomplished by using the formula found in Section 42-7-310 Code of Laws of South Carolina. From a very fundamental standpoint this operation is responsible for maintaining the solvency of the Fund.

The education functions are accomplished by:

1. The Director of the Fund at various Workers' Compensation Commission, employer and insurance carrier conferences by presenting films about the Fund and then conducting question and answer sessions.

2. The Claims Field Representatives, while in the field attending hearings and conducting investigations, explaining to both employers and carriers the extent of coverage by the Fund.

STATUTORY AUTHORITY FOR THE AGENCY

Section 42-7-310 of the South Carolina Workers' Compensation Law creates the Fund and establishes the agency to administer the Fund in accordance with the provision of Section 42-9-400 and 42-9-410.

The following outline lists the basic requirements for reimbursement:

1. The employee must have a prior permanent physical impairment of such seriousness as to constitute a hindrance or obstacle to obtaining employment or reemployment.
2. (a) The employer must prove that he had knowledge of the permanent physical impairment at the time the employee was hired or retained, and proof must be filed with the Workers' Compensation Commission and the Second Injury Fund when a claim is made for reimbursement; or
3. The employee must sustain a subsequent occupational injury:
 - (a) Which results in the employer's liability for disability that is substantially greater than that which would have resulted from the new injury alone because of a combination with or aggravation of the prior impairment;
 - (b) Which most probably would not have occurred "but for" the presence of the prior impairment; or
 - (c) Which results in the death of the employee, and the death would not have occurred except for the pre-existing impairment.

The Second Injury Fund principle requires that costs of the benefits payable be allocated between the employer and insurer on one hand, and the Second Injury Fund on the other. It is most common for the employer or his insurer to pay the disability caused by the second injury and the Second Injury Fund to make up the difference between the employer's liability and whatever is payable as a whole. In revising the Second Injury Fund in South Carolina, the Legislature attempted to establish a system of reimbursement that would eliminate a controversy over proportionate sharing in particular cases and expedite the other determinations that need to be made in order that the employee or his beneficiaries receive payments. For this reason, the 78 week rule was established requiring the employer to pay the first 78 weeks of disability.

Thereafter, this same employer is eligible to receive reimbursement from the Second Injury Fund for all remaining benefits.

Before the Fund can reimburse an employer, a handicapped worker must suffer a subsequent injury. This injury must combine with or aggravate the prior impairment, thus causing liability greater than that which would have occurred from the subsequent injury alone. This is the basic concept of Second Injury Fund legislation; and without this increase in liability, the employer has not been placed at a disadvantage. Therefore, he would not be eligible for reimbursement.

FINANCIAL STATEMENT

FISCAL YEAR 1985-86

Balance from previous year	\$9,653,187.92
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Receipts

Investments	\$1,064,786.54
No Next-of-Kin Benefits	66,570.82
Assessments	12,647,497.00
Miscellaneous	<u>53,636.23</u>

Total	13,832,490.59
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Disbursements

Claims paid by the Fund	\$16,996,285.70
Administrative Costs	<u>394,214.91</u>

Total	17,390,500.61
-------------	---------------

Balance in Fund @ 30 June 86	\$6,095,177.90
(Including Fiscal Month 13)	

CLAIMS ACTIVITY AGAINST FUND

Claims carried from 1984-85	2292
New & Reopened claims filed	
against the Fund in 1985-86	1613
Claims Closed	1049
Claims open at end of fiscal year 1985-86	2856
Total Claims Paid.....	956
Average Disbursement	17,779
Reimbursements Fiscal Year 1985-86	\$16,996,285
Reimbursements Fiscal Years 1984-85	\$12,269,489

LAPSED DEATH BENEFITS PAID INTO FUND

Fatal Cases Reviewed	112
Recovery	\$66,570.82

HEARINGS AND OTHER LEGAL PROCEEDINGS

Proceedings Attended	346
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ASSESSMENTS

Section 42-7-310 subsection (d) of the Workers' Compensation Laws of South Carolina states that:

The Funding of the Second Injury Fund on a continuing basis shall be by equitable assessments upon each carrier (which, by definition herein, shall include all insurance carriers, self-insurers and the State Workers' Compensation Fund) in a manner as follows:

Each carrier shall, under regulations prescribed by the Workers' Compensation Commission, make payments to the Fund in an amount equal to that proportion of one hundred seventy-five percent of the total disbursement made from the Fund during the preceding fiscal year less the amount of the net assets in the Fund as of June thirtieth of the same fiscal year, which the total benefits paid by such carrier bore to the total benefits paid by all carriers during the calendar year which ended within the preceding fiscal year. An employer who has ceased to be a self-insurer shall continue to be liable for any assessments into the Fund on account of any benefits paid by him during such calendar year.

These assessments were sent to each carrier in September 1986 and payments subsequently received at the Second Injury Fund.

175% of the disbursement is	\$30,433,376.0675
Less remaining net assets @ 30 June 86	6,095,177.9
Equals Second Injury Fund Assessment for 1985-86 .	\$24,338,198.1675

This assessment (\$24,338,198.1675) divided by the total Workers' Compensation benefits paid by all carriers (\$165,948,089) equals the assessment rate (.14666151514) applied to each carrier.

TOTAL DOLLARS PAID BY THE SECOND INJURY FUND
TO INSURANCE COMPANIES OR SELF-INSURED
FOR FISCAL YEAR 1985-86

Aetna Casualty & Surety.....	\$564,228.52
Allianz Insurance.....	199,616.42
American Fire & Casualty.....	9,152.00
American Insurance.....	90,624.12
American Mfg. Mutual.....	7,470.00
American Motorist Insurance.....	478,298.68
American Mutual.....	49,325.03
American National Fire.....	48,199.22
American States.....	146,291.85
Argonaut.....	111,831.64
Associated Indemnity.....	94,900.02
AT&T*.....	31,670.00
Auto Owners.....	52,615.25
Beatrice Foods*.....	13,733.06
Bigelow-Sanford*.....	73,338.97
Bowman Transportation*.....	3,456.00
Canal Wood Corp.....	9,945.48
Cannon Mills.....	49,183.76
Canron Corp.....	28,332.05
Carolina Eastman*.....	11,507.55
Chubb Group.....	6,094.35
CIGNA.....	20,122.63
Cincinnati Insurance.....	119,175.69
City of Charleston*.....	10,262.64
City of Columbia*.....	98,768.19
City of Greenville*.....	364,148.00
Clarkson Brothers, Inc.*.....	11,447.10
Commercial Union.....	151,873.22
Companion Property & Casualty.....	9,878.19
Continental Casualty.....	100,689.46
Continental Insurance.....	188,463.44
County of Charleston*.....	26.00
Crawford & Company.....	19,188.00
Dan River, Inc*.....	274,752.45
Dodson Insurance Company.....	48,454.94
Duke Power*.....	8,121.63
E.I. DuPont.....	8,917.60
Electric Mutual Liability.....	19,358.66
Employers Insurance of Wausau.....	124,506.98
Federal Insurance Company.....	230,490.92
Federated Mutual.....	1,605.67
Fidelity & Casualty.....	216,715.83
Fireman's Fund.....	163,152.67
Fireman's Insurance of Newark, NJ.....	7,924.14
General Accident.....	44,839.55
General Ins. Co. of America.....	21,532.92

Georgia Casualty & Surety.....	54,945.21
Georgia Pacific Corp.....	25,750.62
B.F. Goodrich*.....	46,360.85
Gower Metal Products*.....	2,645.58
Great Atlantic & Pacific Tea Co.....	7,106.97
Great American.....	307,716.11
Great Northern.....	21,783.24
Harleysville.....	40,374.22
Hartford Accident & Indemnity.....	401,090.54
Hartford Fire Insurance.....	832.90
Highlands Insurance.....	133,261.76
Home Insurance.....	582,293.89
Hyatt Corp*.....	20,750.05
INA/Aetna.....	881,761.96
Industrial Indemnity.....	9,018.78
Insurance Co. of the St. of PA.....	18,299.96
International Paper*.....	84,037.31
K-Mart Corp*.....	94,002.05
Kimberly Clark Corp*.....	13,467.65
Korf Industries*.....	98,752.32
Laurens Glass*.....	34,464.37
La-Z-Boy East*.....	77,059.00
Liberty Mutual.....	1,169,887.10
Lone Star Industries*.....	4,020.31
Lumbermen's Mutual.....	10,161.96
Maryland Casualty.....	145,183.71
Merry Companies, Inc.*.....	15,101.94
Michigan Mutual.....	6,849.71
Mission National Insurance.....	60,240.14
Mt. Vernon Mills*.....	6,038.56
National Union Fire.....	192,449.07
Nationwide Insurance Co.....	131,506.14
New Hampshire.....	12,698.33
North River.....	41,902.30
Northbrook Industries.....	71,803.16
Northwestern National.....	121,060.94
Oil Jobbers Assoc. of SC*.....	11,904.50
Overnite Transportation*.....	100,613.56
Palmetto Timber Fund*.....	230,413.16
The Pantry*.....	9,062.10
Parthenon.....	48,538.04
Pennsylvania National.....	190,068.75
Pennsylvania Mfg. Assoc.....	2,720.26
Perfection American*.....	1,321.44
Petroleum Casualty.....	17.80
Ranger Nationwide.....	55,519.54
Reliance Insurance.....	218,436.19
Riegel Textile*.....	93,640.13
Roadway Express*.....	33,940.84
Rockwood Insurance.....	32,445.69
Royal Insurance.....	198,952.31
Ryder/PIE.....	92,445.42
Sears.....	6,876.91

Shelby Mutual.....	26,942.68
Singer Company*.....	76,342.90
S.C. Auto & Truck Dealers Fund*.....	311,585.13
S.C. Dept. of Hwys. & Public Transp.*.....	295,606.35
S.C. Electric & Gas*.....	15,560.25
S.C. General Contractors Fund*.....	7,657.25
S.C. Hospital Association*.....	267,325.83
S.C. Insurance.....	75,543.36
S.C. Masonary Fund*.....	40,951.68
S.C. Merchants Association*.....	43,313.79
Southeastern Freight Lines*.....	94,296.50
Southeastern Lumber Mfg. Assoc.*.....	47,484.79
Southern Bell*.....	6,038.27
Southern Roofing*.....	10,667.13
Springs Industries*.....	156,390.20
St. Paul Fire & Marine.....	194,537.98
Standard Fire.....	312,015.22
State Farm.....	67,916.48
State Workers' Compensation Fund.....	1,865,245.85
Texize Corp.*.....	83,497.55
Transit.....	3,092.24
Transport Insurance.....	14,592.12
Transportation Insurance.....	269,535.84
Travelers.....	357,240.85
U.S.F. & G.....	782,836.00
U.S. Fire Insurance.....	96,239.44
U.S. Insurance Group.....	16,855.57
Utica Mutual.....	10,987.38
Vigilant Insurance.....	104,389.32
Wausau.....	583,377.25
Westinghouse*.....	208.33
Westvaco*.....	50,596.62
Winn Dixie*.....	43,546.78
Zurich American.....	12,256.74

*Self-Insured Employers

INDIVIDUAL EMPLOYERS BENEFITING FROM REIMBURSEMENT

PAID TO INSURANCE COMPANIES OR SELF-INSURED

EMPLOYERS BY THE SECOND INJURY FUND

FOR THE FISCAL YEAR 1985-86

Abbeville Shirtmaker.....	\$ 8,037.24
ABC Commission.....	87,612.44
Aiken County.....	3,433.95
Akers Motor Lines.....	867.00
Alexander's, Inc.....	34,481.21
Alui Manufacturing Company.....	31,529.00
Alumax of SC.....	13,985.68
American Security of Greenville.....	6,849.71
American Crane.....	32,445.69
American Enka.....	1,217.05
American Hoechst Corp.....	12,256.74
Applied Engineering Company.....	2,493.85
ARA Services, Inc.....	24,034.42
Area South.....	18,381.35
Ashley Construction Company.....	41,606.03
Associated Packing.....	9,274.17
Asten Hill Company.....	46,398.09
AT&T.....	31,670.00
Atlantic Soft Drink Company.....	87,747.87
Atlas Food Systems.....	21,755.79
Austin Moving & Storage.....	17,547.00
Austin Turner.....	2,951.79
Avon.....	28,808.67
B.J. Smith/Carolina Logging.....	65,678.27
B.F. Goodrich.....	46,360.85
B & A Construction Company.....	9,390.78
Baker Memorial Hospital.....	65.00
Barawco, Inc.....	7,657.25
Barnwell County Hospital.....	19,668.95
BASF/Wyandotte Corp.....	3,212.40
Becker Sand & Gravel.....	3,919.90
Becon Construction Company.....	9,018.78
Beese's Bakery, Inc.....	840.15
Belk's.....	16,182.98
Ben Arnold Company.....	74,196.54
Berkeley County.....	43,408.58
Betty Hall.....	8,981.90
Bigelow Sandford, Inc.....	73,338.97
Blue Cross-Blue Shield.....	15,365.44
Blue Ridge Transfer, Inc.....	88,737.70
B.M. Mechanical.....	54,472.11
Board of Commissioners.....	9,676.81
Bobby Gerald Ford.....	77,916.17

Boineaus, Inc.....	14,340.12
Boozer, Whorton & Zeigler.....	55,917.87
Boro Wood Products.....	32,326.43
Bower Metal Products.....	2,589.58
Bowman Transportation.....	6,548.24
Boyle-Midway.....	17,754.15
Brantley Construction Company.....	48,943.77
Bridges Construction Company.....	1,376.61
Brown & Root.....	133,261.76
Brown Packing Company.....	5,517.70
Brulin & Company.....	5,184.30
Brunswick Worsted Mills.....	50,102.46
Brush Wellman, Inc.....	35,218.76
Budweiser of Columbia.....	3,832.01
Builder's Mart.....	12,300.30
Butte Knitting Mills.....	1,566.78
Byars Builders.....	10,847.24
C.J. Clearing & Construction.....	25.75
Camphaven Nursing Home.....	6,197.94
Canal Wood Corporation.....	2,911.70
Cannon Mills.....	3,262.12
Canron Corporation.....	25,069.93
Capital Ambulance Service.....	40,959.92
Carabo/Bojangles.....	40,381.49
Carolina Blouse.....	12,360.28
Carolina Cannery.....	99,764.94
Carolina Cedar & Associates.....	26,365.68
Carolina Door Products.....	16,855.57
Carolina Eastman.....	11,507.55
Carolina Metal Buildings.....	3,749.25
Carolina Retirement Center.....	38,102.81
Carolina Scales, Inc.....	55,158.36
Carolina Shires Construction.....	6,799.83
Carolina Tool & Equipment Company.....	46,233.01
Carpet College, Ltd.....	66,632.16
Carpet Country.....	13,255.82
Carter & Carter Company.....	4,034.07
Castings, Inc.....	27,237.33
Celebrity's.....	8,161.58
Central Chevrolet Company.....	32,440.33
Charles Lowery Canal Wood.....	7,033.78
Charleston County Hospital.....	705.99
Charter Management.....	46,480.26
Cherokee County Board of Commissioners.....	6,802.73
Cherokee County Memorial Hospital.....	20,280.66
Chivas Products Ltd.....	13,767.83
City of Bishopville.....	7,301.48
City of Cayce.....	26,348.17
City of Charleston.....	10,262.64
City of Columbia.....	222,570.77
City of Greenville.....	364,148.00
City of Hampton.....	3,922.60

City of Myrtle Beach.....	46,968.10
City of Pickens.....	9,372.14
City of West Columbia.....	51,168.66
Clark & Company.....	10,830.45
Clark Schwebel Corporation.....	22,507.32
Clarkson Brothers.....	11,447.10
Classic City Mechanical.....	60,049.38
Cleland Construction Company.....	25,730.39
Clemson University.....	23,133.56
Coastal Coca-Cola Bottling Company.....	37,218.40
Cockscroft Electric.....	74,494.80
Colbac, Inc.....	15,661.77
Colite Industries.....	52,287.18
Colonial Baking of Augusta.....	1,309.60
Columbia Business Equipment.....	26,221.41
Columbia Newspapers.....	8,368.14
Columbia Uniform Rental.....	10,556.14
Combustion Engineering.....	42,022.94
Commercial Bonded Warehouse.....	8,161.75
Commerical Union.....	3,995.00
Commercial Welding.....	10,170.00
Community Cash Stores.....	14,719.51
Consolidated Foods.....	1,781.96
Cooper River Recycling.....	47,117.00
Cothran Darby Builders.....	8,561.33
County of Charleston.....	26.00
Crown Cork & Seal.....	184,091.58
Crown Oil Petroleum.....	24,226.71
Cummins Allison Corporation.....	9,249.22
Curtis Mathes Corporation.....	7,470.00
Dan River, Inc.....	274,752.45
Daniel Construction Company.....	268,233.49
Davis Electrical Company.....	35,516.52
Days Garage.....	48,454.94
Defender Industries.....	68,022.98
Delta Electric.....	11,819.36
Directo Mailing Service.....	4,331.70
Division of General Services.....	42,008.46
Dixie Driver Service.....	27,608.59
Dixie Iron & Metal.....	4,586.81
Doctors Medical Center.....	6,792.40
Don Nelson Buick, Inc.....	56,530.49
Duke Power Company.....	276,653.53
Dunn-Weisner Buick.....	39,666.18
E.I. DuPont de Nemours.....	65,181.08
Eastern Airlines.....	58,465.30
Eastern/R.C. Motor Lines.....	252.00
Eckerd Drugs.....	10,851.31
Ed McElroy & Company.....	1,531.31
Edisto Services.....	8,662.22
Eisenhour Construction Company.....	33,593.93
Embler Door.....	71,646.08

Emerson Transport.....	82,722.85
Engineered Custom Plastics.....	3,353.70
Evans Rule Company.....	41,258.44
Exide Power Systems.....	10,434.48
Exxon Company USA.....	17.80
Facetglass.....	29,095.54
Family Mart.....	7,106.97
Farley Construction Company.....	64,415.84
Fast Fare, Inc.....	62,959.67
Fiber Industries.....	463.32
Firestone Steel.....	19,020.93
Fiske-Carter.....	89,093.51
Fleet Oil Company.....	9,017.91
Floyd Industrial Maintenance.....	23,254.80
Florence County School Dist. #3.....	17,290.86
Florence County School Dist. #1.....	13,969.28
Food Service Supplies.....	1,180.74
Fountain Inn Convalescent Home.....	15,499.55
Francis Marion College.....	566.35
Franklin Yarns.....	13,809.42
Fred Seay Trucking Company.....	3,464.70
Frontier Electronics.....	5,267.54
G.E. Moore Company, Inc.....	55,207.13
Galaxy Boat Manufacturing.....	3,855.77
General Board of S.C. Baptist.....	770.26
General Board of U.S. Baptist.....	3,000.74
General Electric Company.....	19,358.66
General Services.....	71,153.30
George Berry Logging Company.....	10,713.38
Georgetown Memorial Hospital.....	12,500.00
Georgetown Steel Corporation.....	271,548.15
Georgia-Pacific Corporation.....	25,850.62
Georgia/Carolina Heating & Air.....	18,176.36
Gibson Swimming Pool.....	37,646.82
Gillespie Construction Company.....	81,914.07
Giant Food World.....	55,546.01
Golden Lanes, Inc.....	68,871.19
Goodwill Industries.....	14,352.29
Goodwin Painting Company.....	35,500.00
Gough Oil Company.....	11,904.50
Gould, Inc.....	65,903.64
Governor's Office.....	37,108.62
Gower Metal Products.....	56.00
Grants Lumber.....	15,681.61
Greenville Services.....	42,044.79
Greenville County Council.....	66,745.54
Greenville County School.....	48,705.24
Greenville Hospital System.....	53,412.05
Greenville Water System.....	7,897.90
Greenwood Motor Lines.....	150.00
GTE.....	11,708.10
Guinyard Brick Works.....	15,101.94

Guy F. Atkinson.....	103,967.89
H.M. Hentz & Son.....	3,354.55
H & K Interiors.....	4,737.20
Haarmann & Reimer Company.....	21,794.00
Halcombe Refrigerator.....	9,152.00
Hansen Construction Company.....	1,284.32
Harnischfeger Corporation.....	27,854.42
Harper Builders.....	15,359.31
Harris Breland.....	8,182.64
Hartsville Manufacturing.....	31,679.63
Heider Construction Company.....	7,924.14
Henderson Management.....	5,561.74
Hendrix Trucking.....	2,691.54
Henry Jacobs.....	96,162.60
Harold Publishing.....	6,869.09
Herbert Roberts.....	34,700.00
Hercules Construction Company.....	20,385.00
Hilton Head Plantation.....	94,711.78
Hip Mechanical.....	9,691.99
Hodges Piano & Organ.....	8,964.11
Holiday Inn.....	18,018.35
Home Security Life Company.....	1,901.36
Hoover Building System.....	21,783.24
Horn Motors.....	60,928.94
Horry County Council.....	33,888.70
Horry County Dept. of Education.....	4,898.53
Horry County Bd. of Commissioners.....	2,241.98
Huddle House #91.....	16,596.40
Hughes Equipment.....	37,033.51
Hunter Manufacturing Company.....	4,924.76
Hunters Tire Service.....	26,457.61
Hyatt Regency.....	20,750.05
Hyde Drywall Paint Company.....	35,194.43
Imperial Casket Company.....	121,677.06
Imperial Chrysler.....	1,997.69
INA/Bearing Company.....	934.23
Indian Waters Council.....	72,249.84
Information Resource Management.....	886.96
International Paper Company.....	84,037.31
Interstate United.....	44,374.09
IPCO/Daniel Construction Company.....	21,432.34
Island Enterprise.....	3,879.25
J.P. Contractors.....	47,061.99
J.P. Stevens.....	247,748.42
J. Walton Orvin, Jr.....	5,830.26
J.B. White.....	1,377.37
J.H.M. Enterprises.....	6,149.32
J & L Excavating.....	9,923.17
James Merritt & Son.....	8,930.00
Jasper County Memorial Hospital.....	53,728.69
Jennings-Dill.....	1,950.66
Jim Satcher, Inc.....	1,008.89

Jim Walter Metal.....	62,262.07
Joe-Mar Liquors, Inc.....	65,229.28
John Foster Ford.....	8,436.64
Johnston Livestock.....	5,348.15
Jones Construction Company.....	31,890.86
K-Mart.....	91,357.53
Kendall Company.....	185,724.45
Kerr Finishing.....	81,892.01
Kimberly Clark Corporation.....	13,467.65
Kinard & Kinard.....	22,890.37
King Cadillac.....	20,024.04
Kings Pole & Piling.....	54.13
Kline Iron & Steel.....	20,516.34
Korf Industries.....	2,420.80
L.J., Inc.....	8,524.92
La-A-Boy East.....	77,059.00
Lancaster County Natural Gas Authority.....	71,144.14
Laurel Manufacturing Company.....	1,500.00
Laurens Glass Company.....	34,464.37
Lee Construction Company.....	21,559.47
Lexington County Recreation Commission.....	10,999.06
Lexington County School Dist.....	3,753.91
Life Time Door.....	86,222.84
Liggett Group.....	4,594.35
Limestone Manufacturing Company.....	9,079.34
Lonestar.....	4,020.31
Lorraine Manufacturing.....	5,730.84
Lowe Builders.....	56,218.22
Lowe's.....	77,488.25
Lyman Printing & Finishing.....	68,698.41
M. Lowenstein.....	18,103.09
M & R Granite Company.....	2,600.00
Magnolia Gardens.....	17,954.81
Marine Transport.....	22,345.24
Marlboro General Hospital.....	37,339.41
Marlboro Park Hospital.....	11,198.63
Martin Marietta.....	19,391.81
Mary DuPont Conger.....	608.43
McElroy & Company.....	29,346.86
McGraw-Edison.....	21,433.90
McMaster Enterprises.....	34,901.08
Medical University of S.C.....	20,530.81
Metric Constructors.....	90,035.56
Metro Painting & Wall Covering.....	28,394.33
Michael Const. Company.....	6,480.00
Michelin Tire Company.....	153,075.86
Midway Plantation.....	3,843.34
Milliken.....	65,364.54
Mobay Chemical Company.....	77,365.10
Mohasco/Libco.....	22,384.38
Moncks Corner Logging.....	28,931.01
Morrell Memorial Convention Center.....	46,892.41

Morris Construction Co.....	47,275.92
Mt. Vernon Mills.....	6,038.56
Murray Biscuit.....	13,733.06
Myrtle Beach Hilton.....	6,956.92
Mid-South Interiors.....	65,437.85
Nabisco.....	53,270.41
Nomrah Concrete.....	9,878.19
North FCX.....	18,151.22
North West Industries.....	53,125.76
North West Talley Company.....	5,341.98
OCF Corporation.....	12,512.63
Oconee County.....	9,297.97
Oconee Geriatric Center.....	17,147.62
Olan Mills.....	20,097.04
Orr Lyons Mills.....	47,334.99
Overnite Transportation.....	100,613.56
Owen Joist Company.....	27,078.44
Owen Steel Company.....	33,078.07
Oxford of Greenwood.....	13,195.52
Pacific Columbia Mills.....	15,136.69
Palmetto Chevrolet.....	5,660.00
Palmetto Loom Reed Company.....	40,850.68
Palmetto Mechanical.....	79,331.21
Palmetto Sign.....	23,258.45
Palmetto State Roofing.....	14,276.78
Palmetto Wood Products.....	26,037.02
Parker Construction Company.....	832.90
PBM Company.....	18,071.25
Pearlstine Distributing.....	18,299.96
Pee Dee Forest Products.....	26,014.20
Peoples National Gas Company.....	6,690.63
Perfection American.....	1,321.44
Pet Dairy.....	18,068.78
Pete's Drive-Inn.....	12,200.00
Peidmont Mechanical.....	18,077.19
Piggly Wiggly.....	76,705.53
Pike Electrical Construction Company.....	78,271.28
Pine Crest Marine Center.....	12,698.33
Pioneer Construction Company.....	57,717.20
Pitney Bowes.....	10,079.56
Pizza Hut Laurens.....	2,868.59
Plantation Pancake.....	23,000.00
Precision Tool & Machine.....	3,644.89
Proto Panel of SC.....	4,075.47
Public Savings Life.....	32,631.59
Pulliam Trucking Company.....	15,787.77
PYA Monarch.....	12,649.64
Quality Systems.....	2,046.20
R.C. Jacobs.....	10,070.80
R.J. Moore Construction Company.....	43,382.52
R.J.R. Mechanical.....	118,613.48
Ranger Nationwide.....	55,519.54

Reeves Brothers.....	42,405.00
Reliance Electric.....	45,666.41
Republic Conctracting.....	14,001.33
Republic Textile.....	310.80
Richland County.....	12,270.28
Richland County School Dist. #1.....	80,104.63
Richland County School Dist. #2.....	11,317.73
Richland Convalescent Center.....	29,724.78
Richland Memorial Hospital.....	8,557.45
Richtex Corporation.....	9,660.51
Richway.....	3,578.76
Rick's.....	8,990.50
Riegel Textile Corporation.....	93,640.13
Roadway Express.....	33,940.84
Robert Bosch.....	24,399.79
Robert D. Hendrix.....	13,226.46
Rock Hill Printing & Finishing.....	174.97
Rockwell International.....	40,930.19
Roadway Inn.....	55,822.33
Rogers Construction Company.....	36,753.50
Roper Auto Sales.....	6,975.76
Ruscon Construction Company.....	8,494.02
Ryder PIE.....	92,445.42
Sammie Sanders.....	5,000.00
Sangamo Weston.....	17,345.86
Santee Cement Carriers.....	76,419.43
Santee River Wool.....	2,436.71
Scheduled Truck Ways.....	65,565.96
School Field Funiture Company.....	9,832.00
Sea Mist Motel.....	3,133.61
Sea Pines Plantation Company.....	15,588.55
Seamist Resort.....	65,974.08
Sears.....	6,867.91
Security Forces.....	21,532.92
Self Memorial Hospital.....	192,531.41
Self Claims Management.....	6,038.56
S & H Crane Service.....	1,605.67
Sherman Manufacturing Company.....	20,943.56
Shughart Manufacturing Company.....	61,236.44
Siding, Inc.....	30,093.67
Siebe North, Inc.....	3,757.66
Simpsonville Mills.....	1,129.50
Singer Company.....	76,342.90
Sloan Construction Company.....	59,895.23
S.C. Dept. of Agriculture.....	3,127.41
S.C. Dept. of Corrections.....	66,711.64
S.C. Dept. of Health & Environmental Control.....	19,117.67
S.C. Dept. of Hwys. & Public Transportation.....	295,606.35
S.C. Dept. of Mental Health.....	335,889.06
S.C. Dept. of Mental Retardation.....	56,294.66
S.C. Dept. of Youth Services.....	2,193.95
S.C. Industrial Commission.....	10,576.67

S.C. Parks, Recreation & Tourism.....	8,361.11
S.C. Public Service Authority.....	12,585.80
S.C. St. Bd. of Tech. & Comp. Ed.....	635.41
S.C. Vocational Rehabilitation.....	19,897.04
S.C. Wildlife & Marine Resources.....	4,158.36
Southeastern Freight Lines.....	94,296.50
Southern Roofing Company.....	10,667.13
Southern Bell.....	6,038.27
Spartan Mills.....	37,333.45
Spartanburg Convalescent Center.....	2,757.32
Spartanburg County.....	57,074.94
Spencer Pest Control.....	10,000.00
Spinx Oil Company.....	357.88
Springs Industries.....	156,390.20
Square D.....	53,497.31
S & S Manufacturing Company.....	32,241.44
St. Andrews Public Service.....	26,292.59
St. Francis Community Hospital.....	31,631.12
Stone Manufacturing Company.....	20,538.51
Stouffer Corporation.....	67,291.43
Sumter Builders.....	39,095.36
Sumter Small Engines.....	52,615.25
T.A. Bailey & Sons.....	47,538.29
Texize.....	94,484.93
Textile Chemical.....	16,598.68
Textile Maintenance Repairs.....	100,689.46
Textron.....	20,736.99
The JPSM Company.....	2,720.26
The Key Shop.....	3,678.06
The Pantry.....	9,062.10
Thomas & Howard.....	10,520.31
Thomas Merritt & Son.....	61,285.00
Tilton Construction Company.....	18,143.32
Tire Market.....	5,962.48
Town of Blacksburg.....	7,705.29
Town of Summerville.....	2,160.25
Transouth Financial.....	41,544.42
Trees, Inc.....	38,632.86
C.M. Tucker Lumber.....	17,986.04
Twin City Lumber.....	33,888.75
Tyger Construction Company.....	68,948.43
University of South Carolina.....	110,160.87
Umphlett Lumber.....	29,498.75
Union Camp Corporation.....	61,777.24
Union Carbide.....	474.70
United Contractors.....	80,624.02
V.H. Amick Painting.....	28,289.56
V.P. Grading.....	57,273.51
Village IGA.....	91,003.62
W.R. Grace.....	108,483.50
W.M. Bouknight Masonary Contractors.....	39,934.37
Wallace Concrete Company.....	48,471.82

Ware Brothers.....	58,972.03
Wellington Home Products.....	1,902.24
Wellman Industries.....	54,633.80
Wendy's.....	13,166.57
Western Carolina Sewer Authority.....	1,261.39
Westinghouse.....	208.33
Weston-Stonebarrell.....	26,815.50
Westvaco.....	50,596.62
W.G.G.S. TV.....	8,706.74
Whitworth Feed Mills.....	28,738.12
Wickes.....	20,122.63
Wildwood Country Club.....	3,200.27
Williams Furniture Company.....	45,817.92
Wilson Clinic & Hospital.....	116,315.91
Wilson Tree Company.....	98,689.45
Winn-Dixie Stores.....	62,734.78
William M. Nix Logging.....	2,171.25
Wometco Food Service.....	71,803.16
Woody's Auto Service.....	25,970.12
Wright's Timber.....	21,902.83
Xerox Corporation.....	4,092.52
Yemassee Pulpwood.....	3,499.48
Zenith Engraving.....	18,130.28

CLAIMS REPORTED BY

A. Insurance Carriers & Servicing Companies:

Adjustco.....	5
Aetna Casualty & Surety.....	103
Alexsis.....	9
Allianz Insurance.....	3
Allied Fidelity.....	1
Allstate Insurance.....	1
American Insurance.....	7
American Auto.....	1
American Casualty.....	1
American Centennial.....	1
American & Foreign.....	1
American International Adjusting.....	5
American Manufacturing Mutual.....	2
American Motorist.....	11
American Mutual Insurance.....	15
American National Fire.....	1
American States.....	15
Amerisure.....	1
Associated Risk Service.....	1
Atlantic Companies.....	4
Auto Insurance of Hartford.....	9
Auto Owners Insurance.....	1
Bayly, Martin & Fay.....	7
Bituminous Insurance.....	2
Casualty Reciprocal Exchange.....	3
Centennial Insurance.....	1
Chubb Group.....	28
CIGNA.....	52
Cincinnati Insurance.....	7
Claims Management Service.....	1
CNA.....	5
Colonial Insurance.....	1
Commerce & Industry.....	1
Commercial Union.....	11
Companion Property & Casualty.....	4
Consolidated American.....	3
Continental Casualty.....	5
Crawford & Company.....	29
Crum & Forster.....	3
Davis-Garvin.....	1
Dodson Insurance.....	5
Electric Mutual Liability.....	6
Employers Mutual Casualty.....	1
Federal Insurance.....	3
Federated Mutual.....	2
Fidelity & Casualty.....	1
Fireman's Fund.....	24

First Southern.....	3
GAB.....	1
Gallagher Bassett.....	1
Gay & Taylor.....	6
General Accident.....	5
Georgia Casualty & Surety.....	2
Granite States.....	1
Great American.....	10
Hanover Insurance.....	1
Harleysville Mutual.....	8
Hartford.....	43
Hewitt, Coleman & Associates.....	152
Home Indemnity.....	9
Home Insurance.....	37
Houston General.....	1
Randolph W. Hope.....	18
INA/Aetna.....	38
Indiana Lumbermen's Mutual.....	4
Industrial Indemnity.....	1
Fred S. James.....	20
Jefferson Pilot Fire & Casualty.....	1
Kemper Group.....	18
Liberty Mutual.....	108
Lumbermen's Mutual Casualty.....	4
Maryland Casualty.....	13
Michigan Mutual.....	3
Mission Insurance Group.....	2
National Grange Mutual.....	1
National Union Fire.....	12
Nationwide Insurance.....	26
North River Insurance.....	2
Northbrook Indemnity.....	9
Northern Insurance.....	1
Northern Insurance of New York.....	7
Northwestern Associates of America.....	1
Northwestern National.....	5
Ohio Casualty Group.....	1
Old Republic.....	1
Pacific Employers.....	3
Pacific Marine.....	2
Pennsylvania Manufacturers.....	1
Pennsylvania National.....	10
Preferred Mutual.....	1
Preferred Risk.....	1
Protective Insurance.....	2
Providence Washington.....	1
Pryor Claims Service.....	2
Ranger Insurance.....	1
Reliance Insurance.....	7
Rockwood Insurance.....	17
Royal Insurance.....	32
Safeco.....	3

Seibels, Bruce & Company.....	4
Sentry Claims Service.....	1
Shelby Mutual.....	4
South Carolina Insurance.....	2
St. Paul Fire & Marine.....	7
Standard Fire.....	30
State Farm.....	7
State Workers' Compensation Fund.....	127
Transcontinental Casualty.....	1
Transport Insurance.....	3
Transportation Insurance.....	10
Travelers Insurance.....	33
Twinn City Insurance.....	2
Underwriter's Adjusting Company.....	24
United States Fidelity & Guaranty.....	40
United States Fire Insurance.....	4
United States Insurance Group.....	23
Walker, Hunter & Associates, Inc.....	26
Wausau.....	60
Zurich-American.....	4

B. Self-Insured Employers:

Admiral/Magic Chef.....	2
AT&T.....	1
Carolina Eastman.....	1
Central Textiles.....	1
City of Columbia.....	3
Clinton Mills.....	1
Dan River, Inc.....	12
Duke Power.....	7
E.I. DuPont.....	1
Food Lion, Inc.....	2
Georgia-Pacific.....	5
Greenwood Mills.....	3
Hyatt Regency.....	1
Kiawah Island.....	3
Kimberly-Clark.....	1
K-Mart.....	4
Kohler Co.....	1
Laurens Glass.....	1
Mt. Vernon Mills.....	1
Overnite Transportation.....	1
Perfection Hy-Test.....	2
Phillips Fibers.....	1
Platt Saco Lowell.....	3
L.W. Price & Associates.....	1
Roadway Express.....	9
Roper Corporation.....	3
S.C.D.H.P.T.....	22
Schafer Company.....	1

Sears.....	1
Southeastern Freight.....	1
Springs Industries.....	13
Sumter County Sheriff's Department.....	1
Thurston Motor Lines.....	5
Thyssen Bornemisza.....	1
Uniroyal, Inc.....	2
Vulcan, Inc.....	2
York County.....	1